

WE CLAIM

1. A method for conducting mobile commerce comprising:  
verifying user authorization at a hand held device;  
5 transmitting a transaction request from the hand held device;  
transmitting an amount and a transaction identification in response  
to the transaction request, from a base unit;  
displaying the amount at the hand held device;  
transmitting a user identification and the transaction identification  
10 from the hand held device; and  
posting a credit transaction to the user identification from the base  
unit, as a function of the transaction identification.
2. The method of claim 1 wherein the hand held device provides for  
interactive communication with the base unit.
- 15 3. The method of claim 1 wherein user authorization is verified using a  
biometric device.
4. The method of claim 1 wherein user identification contains credit  
card information.
- 20 5. The method of claim 1 further comprising:  
encrypting the user identification at the hand held device prior to  
transmitting.
6. The method of claim 1 further comprising:  
decrypting the user identification at the base unit.

7. The method of claim 1 further comprising:  
initializing communication from the base unit to a financial  
institution.

5           8. The method of claim 1 further comprising:  
encrypting the transaction identification from the base unit prior to  
transmitting.

9. The method of claim 1 further comprising:  
decrypting the transaction identification at the financial institution.

10           10. The method of claim 1 wherein transaction identification is used as  
a pointer to actual transaction information.

11. The method of claim 1 further comprising:  
initializing communication from the base unit to a transaction  
totaling device.

15           12. The method of claim 1 further comprising:  
accepting a transaction from the hand held device, based on the  
displayed amount.

13. A system for conducting mobile commerce comprising:  
means for authorizing a user;  
means for transmitting a transaction request from the user;  
5 means for transmitting an amount and a transaction identification in  
response to the transaction request;  
means for notifying the user of the amount;  
means for transmitting a user identification and the transaction  
identification from the user; and  
10 means for posting a credit transaction to the user identification as a  
function of the transaction identification.

14. The system of claim 13 further comprising:  
means for initiating communication to a transaction totaling device.

15. The system of claim 13 further comprising:  
means for initiating communication to a financial institution.

16. The system of claim 13 further comprising:  
means for allowing a user to accept a transaction based on the  
displayed amount.

17. A computer readable medium storing a computer program comprising:

- 5 computer readable code for authorizing a user;  
computer readable code for transmitting a transaction request from a user;  
computer readable code for transmitting an amount and a transaction identification in response to the transaction request;  
10 computer readable code for displaying the amount to the user;  
computer readable code for transmitting a user identification and the transaction identification from the user; and  
computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.

18. The computer readable medium of claim 17 further comprising:  
15 computer readable code for initiating communication to a transaction totaling device.

19. The computer readable medium of claim 17 further comprising:  
computer readable code for initiating communication to a financial institution.

20. The computer readable medium of claim 15 further comprising:  
20 computer readable code for accepting a transaction from the user, based on the displayed amount.